



## **Roy Cooper North Carolina Attorney General**

### **Disaster Repair Tips**

Most contractors and tree removal companies in North Carolina are good business people, and many local merchants pitch in to help their community recover from a disaster. However, some scammers travel to areas that have been hit by storms and other disasters to take advantage of consumers.

#### **Follow these tips to avoid trouble with home repair after a disaster:**

**Be Safe.** Do not attempt to move downed power lines. Call your utility company immediately for assistance.

**Contact your insurance company.** Some insurance companies require an adjuster's approval before work can be done. Take pictures and videos, if possible, of the damage. Cover holes in your roof or walls with a tarp if you can do so safely to prevent additional damage.

**Do not pay for work up front.** Inspect the work and make sure you are satisfied before you pay. A reasonable down payment may be required for some projects, but don't pay anything without getting a written contract. Avoid paying with cash; use a check or a credit card instead.

**Beware of any contractor who tries to rush you or who comes to your home offering assistance.** If an offer is only good now or never, find someone else to do the work. Get recommendations from friends, neighbors, co-workers and others who have had work performed on their homes recently.

**Get three written estimates for the work, if possible, and compare bids.** Check credentials and contact the Attorney General's Office and the Better Business Bureau to learn about any complaints against the contractor. Before work begins make sure you get a written contract that lists all the work to be performed, its costs and a completion date.

**Watch out for price gouging.** Under North Carolina law, businesses cannot charge too much for goods and services when a disaster, an emergency or an abnormal market disruption for critical goods and services has been declared or proclaimed by the Governor. Under the law, the Attorney General's Office can put a stop to price gouging and seek refunds for consumers who paid too much. The courts may also impose civil penalties against price gougers of up to \$5,000 for each violation.

**We Can Help.** If you have a complaint about disaster repair or price gouging or need to check out a contractor, call the Attorney General's Consumer Protection Division toll-free within North Carolina at 1-877-5-NO-SCAM.